



June 2011  
Volume 4, Issue 6

# The Beacon

News For The Residents at Lakes of Fairhaven  
[www.lakesoffairhaven.org](http://www.lakesoffairhaven.org)

## The MOMS Club® of Cypress / NW-Fairfield

*Moms Offering Moms Support Welcomes all  
Stay-At-Home Moms in Fairfield and Lakes of Fairhaven*

MOMS Club® is an international organization with a neighborhood feel! We are teachers, business women, counselors, chefs, CPA's and artists who have put those careers on hold and have made the choice to stay home with our kids.

MOMS Club® is a place to find friendship, support, playmates and sisterhood!

ALL events include our children and we believe there is something for every mom out there! Are you looking for park days, coffee breaks, lunch outings, (free) babysitting co-op, craft projects, time to sit and chat, cooking club, book club or someone to share dinner with when your husband is traveling or working late? We even find the time to meet once a month for a mom's night out for a great time to unwind. Or are you interested in helping within the community with service projects? We have that! (And a whole lot more!)

Summer is here and the kids are out of school! The MOMS Club has lots of great activities planned. Come join other moms and kids in many great outdoor and indoor activities. Do you have young children and are looking for some fun things to do? Are you new to the area or a new mom and need a friend or support; we are here for you. Don't let yourself feel isolated being a stay at home mom. You can attend two events before joining. Our membership fee is only \$20 a year. The MOMS Club is a great opportunity for you and your kids to make new friends in our area. Come visit our next all-member meeting and see for yourself! There is a lot of fun and support just waiting for you! Our next meeting is Tuesday, July 12th at 10AM at Fairfield Baptist Church, Room 208, located at 27240 Highway 290 in the front of Fairfield. We provide snacks and toys, and often have a guest speaker at our meetings discussing topics like finance, health, organization and other popular topics. As always, children welcomed!



*For more information please contact Kathy Benevento, Membership VP at 832-220-6138, [misskat78@yahoo.com](mailto:misskat78@yahoo.com) or Lisa Rhody, President at 281-746-7607, [trvlinsider@yahoo.com](mailto:trvlinsider@yahoo.com).*

## Newsletter Information

### Publisher

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## Summer Mixers for New Aggie Moms - 2011

The Northwest Harris County Aggie Mom's Club will be hosting "Summer Mixers" for new Aggie Moms throughout the northwest Harris County region. The NWHC Aggie Mom's organization provides an opportunity to meet other Aggie Moms, provides valuable information about Texas A&M University, and funds scholarships for Aggie students and on campus student organizations at Texas A&M. If you are a new or current Aggie Mom, we welcome you to join us at one of the following locations in your area. Please RSVP to Judy Thompson at 281.798.4312 or Tish Otten at 832.722.5983 so our hostesses know how many people to expect. We look forward to meeting you!

**Monday, June 21, 2011 – 7 pm (Lakewood Oaks Estate Area)**

**Alicia Collins, Hostess**

**13510 Cahill Lane, Cypress 77429**

**Saturday, June 25, 2011 – 2 pm (Lakewood Forest Area)**

**Tish Otten, Hostess**

**13114 Chriswood, Cypress 77429**

**Sunday, June 26th, 2011 – 2 pm (Spring Area)**

**Mary Holub, Hostess**

**18419 Falling Oak Way, Spring 77379**

**Thursday, July 7th, 2011 – 7 pm (Tomball Area)**

**Jo Miller King, Hostess**

**11918 Mariposa Canyon Drive, Tomball 77377**

**Sunday, July 10th, 2011 – 2 pm (Copperfield Area)**

**Judy Thompson, Hostess**

**7519 Wisteria Ridge Ct., Houston 77095**

**Thursday, July 14th, 2011 – 7 pm (Jersey Village Area)**

**Denise Jungels, Hostess**

**8529 Wyndham Village Drive, Houston 77040**

## Business Classified

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## FINANCIAL FOCUS

### *Know Your Investment Risks — and How to Respond*

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

**Losing principal** — This type of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

**Your response** — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

**Losing value when interest rates change** — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because no one will be willing to pay you the full price for it when newer, higher-yielding bonds are available.

**Your response** — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased

by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

**Losing purchasing power** — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

**Your response** — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments that have the potential to offer rising income, such as dividend-paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware, though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.



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## AMERICAN BUSINESS WOMEN'S ASSOCIATION *Cy-Fair Express Network (CYFEN)*

Event..... Monthly Networking Luncheon  
When..... June 23, 2011  
Time..... 11:30 am – 1:00 pm  
Where..... Houston National Golf Club  
16500 Houston National Blvd  
Houston, TX 77095


Networking and Business Luncheon - Cy-Fair Express Network invites you to their monthly meeting and luncheon. Bring plenty of business cards for networking. Please make reservations online by June 17 @ [www.cyfen.org](http://www.cyfen.org) or call Darlene Hajduk @ 713-939-9730.

Our mission is to bring together businesswomen of diverse occupations and to provide opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking support, and national recognition.

## *Crimson Cadette* **Drill Team Dance Clinic**

*Cypress Woods High School*  
**16925 Spring Cypress Rd.**  
**8:30 a.m. – 11:30 a.m.**



The Cy-woods Crimson Cadettes Drill Team will host their 6th annual dance clinic for K-12 from 8:30 a.m. to 11:30 a.m. on August 10-12. This is a major fund-raiser for the team and enables them to participate in activities throughout the 2011-2012 school year. The fee is \$55 and includes dance technique, specially choreographed routines for each age group, a t-shirt, drinks and snacks each day and a picture for each participant. Showoffs will be held the last day at 11:30 a.m. For more information email [goodsonms@comcast.net](mailto:goodsonms@comcast.net) or check out our website at [www.crimsoncadettes.com](http://www.crimsoncadettes.com). On the website, you will find a sign-up form and a link to PayPal for easy payment.



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## MEET NATHAN

What is life like today for a typical ten year old boy? Skateboards, bicycles, computer games, school with kids he has known since he started kinder garden, neighborhood friends to hang out with, parents that make him clean his room and take a bath on a regular basis, but are always there for him; grandparents that spoil him? For a child in the foster care system, many of these things are missing. And those are the most important, namely the relationships with family and long term friends that tend to build trust and security that help the child develop a strong sense of self and build on self-esteem.

Meet Nathan, an active 10 year old child in foster care. He loves the Texas Longhorns and is a talented football and basketball player. He enjoys school, has lots of friends and is always respectful to his teacher. Nathan has so much potential for the future and in finding his forever home, he is destined to reach all of it!!

Stability of loving relationships and predictability in a safe environment are essential elements to help each child reach their potential. Finding a "Forever Family" for a child like Nathan is critical to his continued growth and development. As long as kids like Nathan remain in the foster care system, they always have the mindset that tomorrow may mean another foster home, another school, another set of parents to adjust to. Could you help Nathan or other children like him to gain the trust and security that comes with having a permanent family?

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive family support the child or sibling group.

For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at



512-450-8750 or email at [stephanieberka@adopttexas.org](mailto:stephanieberka@adopttexas.org)

To learn more about the adoption process and the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>

  
community of faith

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Hwy. 290 at Becker Rd.

### SERVICE TIMES:

Saturdays at 6:00 p.m.

Sundays at

8:30 a.m. (Traditions w/choir)

9:50 a.m. and 11:30 a.m.

10:30 a.m. TV time



Pastor Mark & Laura Shook





As the school year is coming to an end, the Cypress Woods High School Key Club is wrapping up a great year of service. Over the past school year the Cy-Woods Key Club has served at the

Houston Food Bank several times and has volunteered in the community by helping at elementary school activities and other events throughout Cypress. The Cy-Woods Key Club has also helped raised money for Alex's Lemonade Stand, an organization that raises money for pediatric cancer research. Cy-Woods has over 200 members and is ranked in the top 25 Key Clubs in all of Texas and Oklahoma. If you are interested in learning more about the Cy-Woods Key Club, or are in need of student volunteers for an event, contact us at

[cypresskeyclub@gmail.com](mailto:cypresskeyclub@gmail.com).



## CY-RANCH HIGH SCHOOL

If your son/daughter will be attending CyRanch High School next school year and you are not currently on our email list, please email us at [cypressranchvips@gmail.com](mailto:cypressranchvips@gmail.com) and let us know that you'd like to be on our list and tell us what grade(s) your child(ren) will be in.

*See ya down at the Ranch,  
VIPS Coordinator*

## REMEMBER PLEASE:

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# SHOW OFF YOUR SUPERHERO

Parents this is your chance to brag on your kiddos. We want pictures of your kids doing everyday things, school events, plays, sports, etc. Send in your pictures to be featured in The Beacon.

E-mail your pictures to [thebeacon@peelinc.com](mailto:thebeacon@peelinc.com) by the 8th of the month.



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### JOIN US IN GETTING READY FOR A SAFE SUMMER IN THE WATER!

**June 14th World's Largest Swim Lesson at Schlitterbahn Waterpark in New Braunfels.**

Join Colin's Hope as we partner with Schlitterbahn to try and break the world record for the World's Largest Swim Lesson on Tuesday, June 14th. Visit [www.Schlitterbahn.com](http://www.Schlitterbahn.com) for more information.



**June 26th Open Water Swim benefits Colin's Hope**

Splash into Lake Travis for the Red Licorice Events Open Water Swim at the Mansfield Dam on June 26. The swim benefits Colin's Hope and you can choose from 800m, 1.2 mile or 2.4 mile options. Visit [www.redlicoriceevents.com](http://www.redlicoriceevents.com) for more information.

**August 27th & 28th 3rd Annual Colin's Hope Kids Triathlon**

Athletes ages 5-15, mark your calendars for August 27th & 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. Registration opens in early June and will fill up very quickly! Visit [www.colinshope.org](http://www.colinshope.org)

Download a QRcode App on your phone & scan me!



Children who drown often do not **scream, splash, or struggle**. They can silently slip beneath the water, even with adults & lifeguards present.

## SUDOKU

3			2			4	5	
		1						2
8	4		1				9	
	3	9					4	
2								
5			9		7		6	
	8		7	6				
						5		9
			8		1			6

View answers online

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The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

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## CY-RANCH CLASSICS GOLF TOURNAMENT

**Wednesday, June 15, 2011**

**Longwood Golf Club**

**(13300 Longwood Trace Cypress, Texas 77429)**

Please join the Cy-Ranch High School Classics Parent Club as they host the Cy-Ranch Classics Golf Tournament on Wednesday, June 15, 2011. The tournament will be a **four-man scramble** which will begin at **9:00 a.m. with a shotgun start**. All proceeds from the tournament will benefit the Cy-Ranch High School Classics Drill Team. **All entry forms MUST be turned in to Amy and Warren Janak by June 3, 2011!**

**Tournament Registration & Check-In will begin at 8:00 a.m.**

Individual ~ \$125 Foursome ~ \$500 (Entry Fee Includes: Green fees, cart, range balls, shirt, goodie bag, lunch, and silent & live auction opportunity.)

<b>Team Captain</b> _____	<b>Player #2</b> _____
Phone # _____	Phone # _____
Shirt Size _____	Shirt Size _____
<b>Player #3</b> _____	<b>Player #4</b> _____
Phone # _____	Phone # _____
Shirt Size _____	Shirt Size _____

**Sponsorship Opportunities:** Includes Signage at Specific Location, Lunch, and Shirt

Putting Contest Sponsor	\$250	Name _____	Phone # _____	Shirt Size _____
Longest Drive Sponsor	\$250	Name _____	Phone # _____	Shirt Size _____
Closest to the Pin Sponsor	\$250	Name _____	Phone # _____	Shirt Size _____
Hole Sponsor	\$150	Name _____	Phone # _____	Shirt Size _____

**Sorry, I/we cannot commit to a sponsorship and/or play in the tournament, but wish to donate**

\_\_\_\_\_ for the silent/live auction or goodie

bags for the tournament.

Donated by: Name \_\_\_\_\_ Phone # \_\_\_\_\_

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<b>Check Amount Enclosed: \$</b> _____	<b>Total Amount Charged: \$</b> _____
<b>Make Checks Payable to: CRCPC, Inc.</b>	VISA MasterCard American Express
(Cy-Ranch Classics Parent Club, Inc.)	Account # _____
	Expiration Date: _____

**Return completed form to:** CRCPC, Inc. at 12826 Mason Terrace Ln., Cypress, TX 77433

Contact Amy or Warren Janak at 281-550-2576 for details and/or questions.



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## Lakes of Fairhaven Year-to-Date Sales Report

	July '10	Aug '10	Sept '10	Oct '10	Nov '10	Dec '10	Jan '11	Feb '11	Mar '11	Apr '11
\$500,000 and above	1	0	0	0	1	1	1	0	0	0
\$451,000--\$499,999	0	1	0	1	0	2	0	2	2	0
\$351,000--\$450,999	2	2	2	2	0	1	2	2	4	2
\$276,000--\$350,999	0	0	0	0	0	1	0	0	0	0
\$231,000--\$275,999	0	0	0	0	0	0	0	0	0	0
\$201,000--\$230,999	0	0	0	0	0	0	0	0	0	0
\$200,999 and below	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>4</b>	<b>6</b>	<b>2</b>
<b>Highest \$/sq ft</b>	<b>\$117.47</b>	<b>\$116.95</b>	<b>\$100.45</b>	<b>\$109.93</b>	<b>\$124.86</b>	<b>\$111.86</b>		<b>\$115.80</b>	<b>\$112.70</b>	<b>\$99.80</b>

*This information is taken from the Houston Multiple Listing Service*

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